UNITED STATES BANKRUPTCY COURT DISTRICT OF

In re:		§	
		§	
VANDERSTELT, JACK BRI	IAN	§	Case No. 06-41767
		§	
	Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

- 1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
- 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
- 3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
 - 4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

- 5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
- 6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

claims have been resolved.	If applicable,	a claims	analysis,	explaining	why pa	ayment of	n any
claim is not being made, is	attached as Ex	hibit C.					

- 7. The Trustee's proposed distribution is attached as **Exhibit D**.
- 8. Pursuant to 11 U.S.C. \S 326(a), the maximum compensation allowable to the trustee is \S . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$\\$ as interim compensation and now requests a sum of \$\\$, for a total compensation of \$\\$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$\\$, and now requests reimbursement for expenses of \$\\$, for total expenses of \$\\$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date:	By:/s/CHRISTOPHER J. MOSER
	Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 1
Exhibit A

Case No: 06-41767 BTR Judge: BRENDA T. RHOADES

Case Name: VANDERSTELT, JACK BRIAN

For Period Ending: 01/19/10

Trustee Name: CHRISTOPHER J. MOSER

Date Filed (f) or Converted (c): 10/19/06 (f) 341(a) Meeting Date: 11/13/06 Claims Bar Date: 07/16/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2416 Dogwood Drive, Little Elm, Texas	174,190.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
2. CASH	33.00	0.00		33.00	FA
3. FINANCIAL ACCOUNTS	184.00	0.00		184.00	FA
4. HOUSEHOLD GOODS	6,605.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
5. BOOKS/COLLECTIBLES	510.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
6. WEARING APPAREL	830.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
7. FURS AND JEWELRY	100.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
8. ANNUITIES	3,488.92	0.00	DA	0.00	FA
9. RETIREMENT PLANS	56,765.42	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
10. OFFICE EQUIPMENT	200.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
11. 2006 TAX REFUND (u)	3,159.00	0.00		2,942.00	FA
Estate's portion of the tax refund = \$2,527.20. Debtor's portion of the					
tax refund = \$631.80 less \$33.00 which was applied to item # 2 and less					
\$184.00 which was applied to item # 3. Debtor will receive \$414.80					
upon final distributions.					
12. Fraudulent Transfer - Jack Brian Verderstelt (u)	4,500.00	2,500.00		2,500.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		24.09	Unknown

Gross Value of Remaining Assets

FORM 1 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 2 Exhibit A

Case No: 06-41767 BTR Judge: BRENDA T. RHOADES

Case Name: VANDERSTELT, JACK BRIAN

Trustee Name: CHRISTOPHER J. MOSER

Date Filed (f) or Converted (c): 10/19/06 (f) 341(a) Meeting Date: 11/13/06 Claims Bar Date: 07/16/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$250,565.34 \$2,500.00 \$5,683.09 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Phillip Sauder is employed to represent the trustee. On Oct. 27, 2008, Order Approving Settlement Agreement was entered, item # 12. Debtor's portion of the 2006 tax refund will be returned to the debtor.

Initial Projected Date of Final Report (TFR): 06/30/08

Current Projected Date of Final Report (TFR): 01/19/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1 Exhibit B

06-41767 -BTR Case No:

Case Name: VANDERSTELT, JACK BRIAN

Account Number / CD #:

Trustee Name:

Bank Name:

BANK OF AMERICA, N.A.

*******0585 BofA - Money Market Account

******5440 Taxpayer ID No: For Period Ending: 01/19/10

Blanket Bond (per case limit):

\$ 300,000.00

CHRISTOPHER J. MOSER

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction	Check or			Uniform			Account / CD
Date	Reference	Paid To / Received From	Description Of Transaction	Tran. Code	Deposits (\$)	Disbursements (\$)	Balance (\$)
			BALANCE FORWARD				0.00
05/16/07	2, 3, 11	UNITED STATES TREASURY	2006 Tax Refund & Cash & Bank Bala	1224-000	3,159.00		3,159.00
		2006 TAX REFUND					
		#29999701					
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.21		3,160.21
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.59		3,162.80
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.69		3,165.49
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.69		3,168.18
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	2.02		3,170.20
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	2.02		3,172.22
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	1.69		3,173.91
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	1.52		3,175.43
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	1.26		3,176.69
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.76		3,177.45
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.75		3,178.20
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.65		3,178.85
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.40		3,179.25
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.39		3,179.64
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.40		3,180.04
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.40		3,180.44
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.40		3,180.84
10/14/08	12	JACK BRIAN VANDERSTELT	FRAUDULENT TRANSFER	1241-000	2,500.00		5,680.84
		2416 DOGWOOD DR					
		LITTLE ELM, TX 75068-5612					
10/28/08	000301	Phillip Sauder	Per Order Entered on 10/27/08			1,040.29	4,640.55
		5521 Greenville, Ave., Ste. 104-253	Attorney's Fees				
		Dallas, TX 75206					
			Fees 973.14	3210-000			4,640.55
			Expenses 67.15	3220-000			4,640.55

Page Subtotals 5,680.84 1,040.29

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 06-41767 -BTR

For Period Ending: 01/19/10

Taxpayer ID No:

Case Name: VANDERSTELT, JACK BRIAN

******5440

Trustee Name: CHRISTOPHER J. MOSER

Bank Name: BANK OF AMERICA, N.A.

Account Number / CD #: ******0585 BofA - Money Market Account

Blanket Bond (per case limit): \$

\$ 300,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
-			<u>.</u>			Disoursements (\$)	
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.41		4,640.96
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.38		4,641.34
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.24		4,641.58
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,641.62
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,641.66
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,641.70
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,641.80
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,641.91
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,642.03
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,642.15
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,642.27
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,642.38
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,642.49
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,642.61
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,642.73
01/19/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.07		4,642.80
01/19/10		Transfer to Acct #*****6832	Final Posting Transfer	9999-000		4,642.80	0.00

COLUMN TOTALS	5,683.09	5,683.09	0.00
Less: Bank Transfers/CD's	0.00	4,642.80	
Subtotal	5,683.09	1,040.29	
Less: Payments to Debtors		0.00	
Net	5,683.09	1,040.29	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3 Exhibit B

06-41767 -BTR Case No:

Case Name: VANDERSTELT, JACK BRIAN

Trustee Name:

Bank Name:

CHRISTOPHER J. MOSER BANK OF AMERICA, N.A.

Account Number / CD #:

******6832 BofA - Checking Account

******5440 Taxpayer ID No: For Period Ending: 01/19/10

Blanket Bond (per case limit):

\$ 300,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/19/10		Transfer from Acct #******0585	BALANCE FORWARD Transfer In From MMA Account	9999-000	4,642.80		0.00 4,642.80
			COLUMN TOTALS Less: Bank Transfers/0	CD's	4,642.80 4,642.80	0.00 0.00	4,642.80

COLUMN TOTALS	4,642.80	0.00	4,642.80
Less: Bank Transfers/CD's	4,642.80	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
BofA - Money Market Account - *******0585	5,683.09	1,040.29	0.00
BofA - Checking Account - *******6832	0.00	0.00	4,642.80
	5,683.09	1,040.29	4,642.80
	(Excludes Account	(Excludes Payments	Total Funds
	Transfers)	To Debtors)	On Hand

EXHIBIT C ANALYSIS OF CLAIMS REGISTER

Case Number Debtor Name	. 00 11/0/		Page 1 Claim Class Sequence	ce	Date	e: January 19, 2010
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
999	JACK BRIAN VANDERSTELT 2416 DOGWOOD DR LITTLE ELM, TX 75068-5612	Administrative		\$414.80	\$0.00	\$414.80
	American Airlines Federal Credit Union MD 2100, P. O. Box 619001 Dallas-Ft. Worth Airport, TX 75261-90	Unsecured		\$4,278.11	\$0.00	\$4,278.11
070 7100-00	Chevron Credit Bank, N.A. 2001 Diamond Blvd. PO Box 5010/Section 230 Concord, CA 94524-0010	Unsecured		\$238.01	\$0.00	\$238.01
070	Calvary Portfolio as assignee of eCast/MBNA 7 Skyline Drive 3rd Floor Hawthorne, NY 10532	Unsecured		\$37,228.08	\$0.00	\$37,228.08
	Case Totals:			\$42,159.00	\$0.00	\$42,159.00

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 06-41767

Case Name: VANDERSTELT, JACK BRIAN Trustee Name: CHRISTOPHER J. MOSER

Cl	aims o	fsecured	creditors	Will	be paid	las	tol	lows:
----	--------	----------	-----------	------	---------	-----	-----	-------

Claimant	Proposed Payment
	<i>\$</i>
	\$
	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee: CHRISTOPHER J. MOSER	\$	<i>\$</i>
Attorney for trustee:	\$	<i>\$</i>
Appraiser:	<i>\$</i>	\$
Auctioneer:	\$	\$
Accountant:	\$	\$
Special Attorney for trustee:	<u> </u>	\$
Charges:	<u> </u>	<i>\$</i>
Fees:	\$	\$
Other:	<u> </u>	\$
Other:	<i>\$</i>	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

	Reason/Applicant	Fees	Expenses	
Attorney for debtor:		\$	\$	_
Attorney for:		\$	\$	
Accountant for:		\$	\$	_
Appraiser for:		\$	\$\$	
Other:		\$	\$	

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
		\$	\$
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid <u>pro rata</u> only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	American Airlines Federal		
000001	Credit Union	\$	\$
000002	Chevron Credit Bank, N.A.	\$	\$
000003	Calvary Portfolio	\$	\$

Tardily fi	led general (unsecured) cl	laims are as follows:	
Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
		\$	\$
		\$	\$
Subordinate ubordinated by the llowed administrat ubordinated unsect Subordina	ed unsecured claims for fit Court totaling \$ have a have and general (ared claims is anticipated ated unsecured claims for	fines, penalties, forfeitures or dam	ges and claims ordered <u>ro rata</u> only after all in full. The dividend fo
Subordinate ubordinated by the llowed administrat ubordinated unsect Subordina	ed unsecured claims for fi Court totaling \$ have ive, priority and general (ared claims is anticipated	nes, penalties, forfeitures, or dama ve been allowed and will be paid <u>p</u> (unsecured) claims have been paid to be percent.	ges and claims ordered <u>ro rata</u> only after all in full. The dividend fo ages and claims ordered
Subordinate ubordinated by the llowed administrat ubordinated unsect Subordina subordina	ed unsecured claims for fit Court totaling \$ have a hard total hard general (ared claims is anticipated atted unsecured claims for ted by the Court are as for a claimant	nes, penalties, forfeitures, or dama ve been allowed and will be paid <u>p</u> (unsecured) claims have been paid to be percent. fines, penalties, forfeitures or damallows:	ges and claims ordered ro rata only after all in full. The dividend fo ages and claims ordered a Proposed Payment
Subordinate ubordinated by the llowed administrat ubordinated unsect Subordinated subordinated subordinated subordinated	ed unsecured claims for fit Court totaling \$ havive, priority and general (ured claims is anticipated ated unsecured claims for ted by the Court are as fo Claimant	nes, penalties, forfeitures, or dama ve been allowed and will be paid <u>p</u> (unsecured) claims have been paid to be percent. fines, penalties, forfeitures or damallows: Allowed Amt. of Claim	ges and claims ordered ro rata only after all in full. The dividend fo ages and claims ordered a Proposed Payment